

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Karen M Lloyd-Outten

Case No. 08 B 27708

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/15/2008.
- 2) The plan was confirmed on 01/05/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 04/16/2013.
- 6) Number of months from filing to last payment: 54.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$11,873.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$40,683.52
Less amount refunded to debtor	\$400.58

**NET RECEIPTS:**

**\$40,282.94**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,126.85
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$5,126.85**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Trinity Hospital	Unsecured	1,300.00	1,300.00	1,300.00	1,300.00	150.32
American Honda Finance Corporation	Unsecured	21,368.00	8,078.02	8,078.02	8,078.02	740.81
AmeriCash Loans LLC	Unsecured	625.00	656.92	656.92	656.92	76.52
Arrow Financial Services	Unsecured	1,285.00	NA	NA	0.00	0.00
Cavalry Portfolio Services	Unsecured	271.00	NA	NA	0.00	0.00
Certegy Payment Recovery Services Inc	Unsecured	160.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	180.00	1,500.00	1,500.00	1,500.00	173.33
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Devon Financial Services Inc	Unsecured	778.00	832.76	832.76	832.76	96.41
ECast Settlement Corp	Unsecured	1,876.00	2,102.06	2,102.06	2,102.06	242.87
Evergreen Emergency Service	Unsecured	140.00	140.00	140.00	140.00	17.21
First Cash Advance	Unsecured	1,450.00	NA	NA	0.00	0.00
First Premier	Unsecured	515.00	NA	NA	0.00	0.00
First Rate Financial	Unsecured	1,550.00	NA	NA	0.00	0.00
Midfirst Bank	Secured	74,112.93	65,880.89	65,880.89	0.00	0.00
Midfirst Bank	Secured	74,112.93	3,203.93	3,203.93	275.72	0.00
Midland Credit Management	Unsecured	1,600.00	NA	NA	0.00	0.00
Nuvell Credit Company LLC	Unsecured	630.00	629.84	629.84	629.84	73.36
Pay Day Loans	Unsecured	2,270.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,981.00	1,706.75	1,706.75	1,706.75	197.24
Radiology Imaging Consultants	Unsecured	75.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	3,631.00	3,707.68	3,707.68	3,707.68	428.38
Southeast Anesthesia Consult	Unsecured	1,100.00	1,100.00	1,100.00	1,100.00	127.19
Tate & Kirlin	Unsecured	527.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	10,373.00	9,682.85	9,682.85	9,682.85	1,119.85
Washu Partners-Western I LLC	Unsecured	1,305.00	NA	NA	0.00	0.00
World Financial Network National Bank	Unsecured	865.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$65,880.89	\$0.00	\$0.00
Mortgage Arrearage	\$3,203.93	\$275.72	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$69,084.82</b>	<b>\$275.72</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$31,436.88</b>	<b>\$31,436.88</b>	<b>\$3,443.49</b>

<b>Disbursements:</b>			
Expenses of Administration		<u>\$5,126.85</u>	
Disbursements to Creditors		<u>\$35,156.09</u>	
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$40,282.94</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/05/2013

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.